

Murphy-Pierre Ex. E



Dept. 12421
PO Box 603
Oaks, PA 19456



09-26-2010

18824 · 122

#BWNHLTH
#0000 0853 6260 4689#
CHRIS PIERRE
25 AUDUBON AVE
HOLBROOK, NY 11741-2307

MCM Account Number	8536260468
Original Creditor	CHASE BANK USA, N.A.
CURRENT BALANCE	\$6,982.82
PAYMENT DUE DATE	11-10-2010

NOTICE OF NEW OWNERSHIP AND PRE-LAW REVIEW

Dear CHRIS PIERRE,

Midland Funding LLC recently purchased your CHASE BANK USA, N.A. account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation.

Midland Credit Management, Inc. is considering forwarding this account to an attorney with the intent to initiate legal action to satisfy the debt. Upon receipt of this notice, please call to discuss your options.

If we don't hear from you or receive payment by 11-10-2010, we may proceed with forwarding this account to an attorney.

What do you need to do to stop this process from continuing?

- 1) Mail in \$750.00 and call to set up your remaining payments.
 - 2) Call us today to see how to qualify for discounts and payment plans.

LET US HELP YOU! Once the account goes to an attorney, our flexible options may no longer be available to you. There still is an opportunity to make arrangements with us. We encourage you to call us today: (877) 864-3526.

Sincerely,

Recovery Department
Midland Credit Management, Inc.
(877) 864-3526

BENEFITS OF PAYING!

- This may be your last chance to work with us before the account goes to an attorney.
 - No additional interest will be charged to your account.
 - Get rid of this debt and get on with your life.

Once your account is paid,
➤ All collection calls and
letters on this account will

➤ We will notify the credit bureaus the debt is PAID IN FULL.*

CALL US TODAY!
(877) 864-3526

Hours of Operation:
M-Th 6am - 7:30pm MST
Fri 6am - 5pm;
Sat 6am - 11am;

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION
Please tear off and return lower portion with payment in the envelope provided.

PAYMENT COUPON

MCM Account No.: 8536260468
Current Balance: \$6,982.82

Make check payable to:
Midland Credit Management, Inc.

Payment Due Date: 11-10-2010

Amount Enclosed: _____

mcm Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578

MCM-0007

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Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

The records associated with the purchase from **CHASE BANK USA, N.A.**, reflect that you are obligated on this account, which is in default with a Current Balance of **\$6,982.82**. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

*We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. No credit reporting will occur if the federal reporting period has expired.

Please send any correspondence relating to any credit reporting* of this account to:
MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA 92123.
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.



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STATEMENT		
MCM Account #: 8536260468		Previous Balance: \$6,980.53
Original Account #: [REDACTED] 7220		Interest Rate: 6%
Statement Date: 09-26-2010	Due Date 11-10-2010	Accrued Interest: \$2.29
Current Owner: Midland Funding LLC	Original Creditor: CHASE BANK USA, N.A.	Current Balance: \$6,982.82
Due Date	Date Received	Transactions
11-10-2010	09-26-2010	The above-referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc ("MCM"). The balance of \$6,982.82 is due by 11-10-2010. Please direct all correspondence to: Midland Credit Management, Inc P.O. Box 939019 San Diego, CA 92193-9019
		Amount \$6,982.82
		Current Balance: \$6,982.82

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